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OF THE PROPENSITY TO RISKY BEHAVIOR**

Анотація. Досліджено схильність до ризику як складної властивості особистості. Ризикована поведінка індивіда – засіб суб'єктивного підвищення рівня його адаптивності до власного середовища та до тих зовнішніх чинників, що впливають на зміну й збереження його індивідуальності. Емпірично виокремлено та проаналізовано наявність зовнішніх і внутрішніх компонентів схильності до ризику в системі внутрішньо-особистісної структури особистості. Отримані результати дозволяють припустити існування відносно стійких конструктів, що мають вплив на прояв ризикованої поведінки людини та регулюють її.

Ключові слова: схильність до ризику, прогностична компетентність, диспозиційні риси, зовнішні компоненти, особистість.

Аннотация. В наше время актуальным становится исследование поведения, связанного с риском. В статье рассмотрен феномен склонности к рискованному поведению как предмет научно-психологического изучения и характеристика человеческого существования. Предложена гипотетическая факторная модель рискованного поведения личности, в которой выделяются факторы, способствующие и препятствующие успешной саморегуляции жизнедеятельности.

Ключевые слова: склонность к риску, прогностическая компетентность, диспозиционные черты, внешние компоненты, личность.

Introduction. Studying of propensity to risk as the component of personality complex characteristics has wide practical sense and refers to urgent problems of the modern psychological science, since a personality is an open system, development of which is carried out only in the interrelation with the other people directly through his/her behavior.

Risk behavior is actively studied as a personal versatility in situation of uncertainty; situational characteristic of activity; expectation evaluation category in situation of uncertainty; subjective choice between multiple options; age peculiarities of risk tendency demonstration are also studied. Thus, three directions of studying and analysis of personality risk behavior problem should be mentioned: *subjective* (actions and decisions, conditioned by personality traits, peculiarities and qualities), *situational* (behavior is influenced by the environment), *integrative* (person's behavior is conditioned by dialectical effect of social, psychological, social-psychological and situational factors' interaction).

The argumentativeness of presence of dispositional (internal) and surface (external) components of tendency to risk may contribute to enhancement and more deep understanding of the main processes of human life and activity in modern conditions, as the risk behavior shall be considered as an essential characteristic of personality subjectivity.

Analysis of recent studies and publications. According to current foreign and of our country theories, one of the guiding principles of psychological science is that the principle of consistency of external and internal in human behavior determination (Chudnovskij, 1993) gives the possibility to study presence of relevant components in structure of the personality risk tendency in a regular manner.

With the appearance of the first conceptions of risk as personal peculiarity and the first personal theory of risk acceptance, a thought emerges as to presence of general tendency to risk behavior, which stipulates the personality choice of risk actions. It is worth mentioning that risk behavior is not universal, its exhibitions refers to certain class of situations – professional, real-life situations, which subject appraises as such that do not depend on his/her actions.

In this paper, we use the following definition of the term “*propensity to risky behavior*” – person’s orientation that induces to certain behavior style and that may lead with high degree of probability to breakdown, loss of physical or social wellbeing. The risk behavior is the mean of subjective increase of level of own versatility to own environment and to those external factors that influence the change and preservation of its individuation.

Sontseva G. N. believes that tendency to risk depends on reflexive regulation of human activity. Presence of consciousness and reflection as activity regulation mechanism substantially changes human behavior in situation of danger or possible unfavorable result, at the same time the decisions variety depends on personal qualities (Sontseva et al., 1999).

Sannikova O. P. believes that the structure of any personal mental phenomenon/ trait includes evaluation of qualitative level of human individuality that consists of emotional, cognitive, behavioral and regulatory components. Thus, the risk tendency structure may be distinguished at all the structural levels and at each of them there is possible to distinguish specific content, but the characteristics of different levels may originally interact with each other, supplement and create complete, integral peculiarity which is not the amount of its components (Sannikova, 2007).

Niazashvili O. G. determines that readiness to risk is the personality peculiarity, such as individual ability to make decisions in conditions of uncertainty in case of insufficient information (Niazashvili, 2007). The author offers to add to traditional components (situational, dispositional) the subjective-genetic one:

- situational component is an external factor of an individual tendency to behavior in risk situations, it characterizes risk types of different subject content (for example, extreme risk – breakdown; common everyday risk – risk of unsuccessful choice of profession, life partner, etc.; economic, management, administrative, legal risk and so on);

- dispositional component combines inner-personal, relatively strong in ontogenesis individual-personal peculiarities that are the determinants of tendency to risk (impulsivity, resolution, anxiety, circumspection, emotional resilience, search of thrill, etc.).

According to the scientist, in case of considering of just these two components, the tendency to risk is a strong trait that is determined only by external factors, that is why he emphasizes the appropriateness of one more component:

- subjective-genetic component characterizes peculiarities of social development of an individual, conditioned by social and professional role of a person, his/her social and economic state, content of dominant activity, bundle of life and professional experience. Niazashvili O. H. believes that the way of life of a person, his/her being forms the system of meaningful relations and actions, situations and results as risk processes. It is just the system of being, vital activity, where the relations of motives and goals are formed (Niazashvili, 2007).

In her study of demonstration and correction of risk, Vdovichenko O. V. (2003a) distinguishes four main psychological factors, influencing the individual risk tendency formation: rational (knowledge-based), motivational, social, personal. The scientist points out that just personal factor is conditioned by specific human peculiarity – “tendency to risk”, an analogue of the term “risk-taking”. In foreign studies, this term is used to describe dispositional personal risk as individual peculiarity and it is connected with his/her personal qualities/traits: independency, tendency to dominance, pursuit of success, etc. (Vdovichenko, 2001). Studying emergency, demonstration and disappearance of

risk as dynamic process, the scientist has proved that there are 4 components in the base of the risk process: cognitive-willing, conative, reflexive-regulative and emotional-axiological, they are characterized by specific peculiarities and in combination determine the process of an individual risk (Vdovichenko et al., 2005b).

New, modern approach to explanation of risk tendency components has the scientist Bykova S. V., who determines the risk tendency as a strong peculiarity of individuality, consisting of split-level components, formal-dynamic and qualitative (reflects deep psychological essence of a phenomenon).

According to Bykova S.V., the qualitative factors are characterized by:

- drive for risk, variability, intension, strong emotional feelings, associated with risk (emotional component);
- presence of thoughts, judgments, considerations, associated with risk (cognitive component), that is mental orientations in situation;
- demonstration of tendency to risk through emotional expressions (mimicry, gestures), statements and actions (conative component);
- demonstration of mental activity, directed at self-control and self-regulation (control-regulative component).

The scientist includes into formal-dynamic factors of risk tendency the need for risk; resistance, endurance of risk tendency; the range of risk activity (actions, feelings, thoughts); impulsivity; sensitivity to riskogenic situations; simplicity of risk activity emergency and own initiative (Bykova, 2008).

The theoretical review of modern state of this problematic development has shown that at present exists a small number of studies, associated with determination and distinguishing of unity between external and internal components of human tendency to risk, which may constrain or contribute to the latter demonstration.

The objective of the article is to distinguish hypothetic external and internal components of risk tendency in the system of its inner-personal structure that stipulate individual behavior regulation in the process of life and influence his/her achievement of success as to adaptation of social interaction conditions. According to the defined objective can be distinguished the following **tasks**: to consider approaches to understanding of qualitative and formal-dynamic aspects of risk tendency and to substantiate the presence of possible dispositional and surface components of this phenomenon at different levels of individuality structure.

According to Vekker L. M. (2000) theoretical model of mental processes' construction and Semago N. – Semago M. (2008) theory of "individuality structure base components", we have assumed that external and internal components of tendency to risk behavior may become apparent at two levels – phenomenological (behavior, consciousness) and base components (total of spatial-temporal concepts, affective regulation, mental activity, etc.). As external (surface) and internal (dispositional) components, we substantiated possibility to consider coordination of at least four factors, directly connected with tendency to risk behavior and as such, they may claim to role of the latter composition.

To check the assumptions within the measures of empiric study, the data were obtained as to results of the level of development of *individual predictive competency; characteristics*, contributing to development of individual predictive ability; *trustworthy individual features*, composing individual structure, forming specific individual predictive ability; *level of the propensity to risk* and *possible individual peculiarities*, connected with demonstration of risk tendency.

To carry out experimental research, the group of 215 persons was involved (108 men and 107 women), 18 – 35 years old, defined as representative samples in the context of studying of dynamic units of analysis, expanding idea of nature and determinant of risk behavior.

At this stage of individual age development, the establishment of his/her self-consciousness, acquisition of identity, self-affirmation and self-development takes place; at the level of self-consciousness is formed the system of internally coordinated concepts of the own and global social relations. Transit periods of society existence are characterized by divergence in acceptable for the society behavior types. Young people are more receptive to everything new, they are more active and mobile age category, looking for own way of life, based on acceptable and independently formed in time perspective base relations to world, human society and himself/herself. This age period is also characterized by confirmation of “fundamental units” of individuality, each of which presents generalized determinant to act in certain way in typical situation and to determine forms of individual behavior as mean of preservation of his/her internal coordination. These are just those facts that have given us the base for studying of risk behavior tendency components as integrative peculiarity of individual of this age group (Rean, 2000).

Statistical data processing was carried out with the help of software SPSS 16.0. In the result of data processing, was defined factor structure of dispositional and surface components. Factorization was carried out with the help of main components method with further Varimax-rotation.

Results. The carried out empiric study, dedicated to studying of risk behavior components, gave us the possibility to determine 5 factors that may hypothetically indicate that there are strong constructs, influencing and regulating realization of risk behavior.

Visual analysis of figure 1 gives the possibility to distinguish five break points – that is the base for substantive analysis of 5-factor decision. The obtained factors explain 74.3% of total variance.

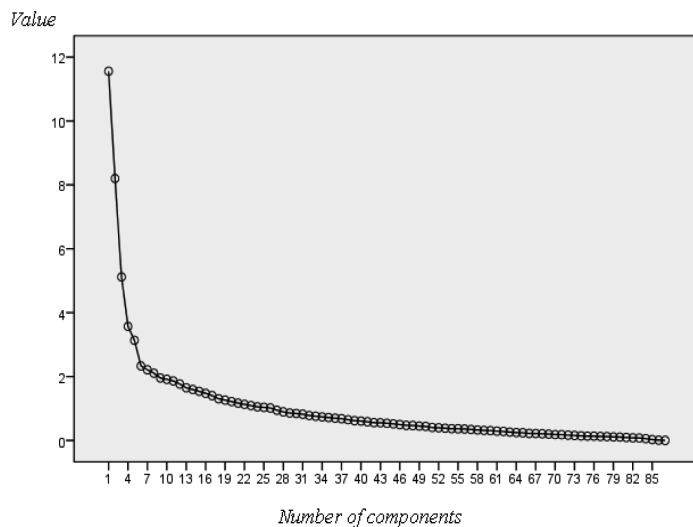


Fig. 1. Diagram of factors values

On the base of factor loading matrix (there are included loadings with absolute values of more than 0,4), it is possible to analyze the distinguished factors in the following way.

The first factor, called “*risk activity*”, reflects essential characteristic of individual subjectivity that directs and prompts to certain behavior style and may with high degree of probability lead to breakdown, physical or social wellbeing loss; it is also the inherent way of regulation and self-regulation on the base of needs, abilities, individual attitude to life, social demands and circumstances integration (table 1).

Table 1. **Structure of the first factor**

Composite risk evaluation	,819
Emotional characteristics of risk	,807
Propensity to risk	,802
Pugnam emotional orientation	,784
Sensation seeking	,674
Time perspective «Present Hedonistic»	,546
Dominance	,545
Disadaptive desire to difficulties	,528
Independence	,513
Control and regulatory characteristics of risk	,496
New impression seeking	,483
Resoluteness	,475
Intolerance of monotony	,468
Expressivity	,454
Radicalism	,444
Persistence	,438
Conative characteristics of risk	,416
Social clumsiness	-,415

The second factor – “*spatial-temporal concepts*” – reflects individual ability to foresee the results and consequences of own behavior. We assume that this ability consolidates around forecasting competency and has the influence on forms of demonstrate/realization of risk behavior by the individual, as the latter makes conscious choice on the base of different actions, on the base of his/her own subjective estimation of events possibility and their values (table 2).

Table 2. **Structure of the second factor**

Predictive ability	,789
Personal-situational ability	,688
Time perspective «Future»	,607
Gnostic emotional orientation	,575
Ease of understanding and hierarchy of society signals	,561
Situational reflexivity	,544
Interpersonal reflexivity	,519
Spatial ability	,517
Timing ability	,495
Time perspective «Present Fatalistic»	-,481
Predictive reflexivity	,429

The third factor – “*behavior dynamic strategies*” – defines components, dynamics, quality and effectiveness of process of individual adaptation to different conditions and situations, emerging in his/her life and activity. Versatility is characterized by the individual activity result adequacy to his/her objective, as well as it directs the activity and outlines possible forms of behavior (table 3).

Table 3. Structure of the third factor

General adaptability	,635
Time perspective «Past Negative»	-,611
Readiness for constructive action to overcoming failures	,570
Social courage	,546
Readiness to change	,540
Social activity (friendliness)	,515
Verbal-logical thinking	,514
Initiative	,481
Emotional steadiness	,481
Accuracy of orientation in social expectations	,472
Subjective indicator of adaptation	,470
Energetic nature	,465
Emotional aspect of anticipation	,433

The fourth factor – “*axiological orientations*” – is some kind of emotional-appraisal measure at perception of things and phenomena of external world. These strategies are the type of person potential, reflecting the aggregate of his/her resources, opportunities at formation of own attitude to reality and they define certain norm of possible behavioral response to different conditions (table 4).

Table 4. Structure of the fourth factor

Communicative emotional orientation	,708
Aesthetic emotional orientation	,592
Gloria emotional orientation	,568
Praxis emotional orientation	,562
Romantic emotional orientation	,519
Altruistic emotional orientation	,510
Acquisitive emotional orientation	,484
Hedonistic emotional orientation	,484
Visual-shaped thinking	,435

The fifth factor – “*directed self-regulation*” – defines the aggregate of rules, prompting individual to conscious activity, purposeful behavior. It plays important role in the process of formation of human relations with the environment, which are realized through self-organization of person activity and behavior. For such relations are required specific human practical and cognitive actions, for example, behavior types (table 5).

Table 5. Structure of the fifth factor

Responsibility	,649
Attentiveness	,635
Tolerance for ambiguity	-,597
Higher level of consciousness	,540
Self-esteem	,503
Stamina	,497
Analytic thinking	,410

The obtained results show that there is the possibility of risk tendency existence at individual level in the form of construction factor structure, with the help of which an individual constructs and evaluates different versions of future and, correspondingly, demonstrates or restrains the demonstration of risk actions. At that, may be distinguished two types of components – dispositional (*risk activity, spatial-temporal concepts, behavior adaptive strategies*) and surface (*axiological orientations, directed self-regulation*), which are demonstrated both at phenomenological level and base components level.

Within the measures of the described empirical study may be made general conclusion that the risk activity may be characterized as certain type of adjustment to emerging conditions of situation, search of decisions and ability to use subjective experience in the process of solution.

Conclusions. In the result of the carried out study, we obtained empiric data that give the possibility to outline the approach to understanding of unity of individual dynamic units, that is its dispositional and surface components, which are demonstrated in the ability to foresee the future events in real present time, to orient oneself according to own emotional direction, to construct long-term plans as to obtaining of positive/negative consequences of own actions and to regulate the latter according to dominance of the selected cognitive-willing strategies.

In our view, it is just this **perspective**, in which it is possible to consider in details the specificity of demonstration and description of an individual tendency to risk behavior, to open new aspects of its demonstration in the structure of individual peculiarities, in regulation and organization of activity, realization of motivational functions, ensuring of behavior scenarios and adequacy of response to social changes.

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